



## Basic Facts about Low-Income Children

## Children 6 through 11 Years, 2015

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Among all children under 18 years in the U.S., 43 percent live in low-income families and 21 percent—approximately one in five—lives in a poor family. This means that children are overrepresented among our nation's poor; they represent 23 percent of the population but comprise 33 percent of all people in poverty. Many more children live in families with incomes just above the poverty threshold.<sup>1</sup>

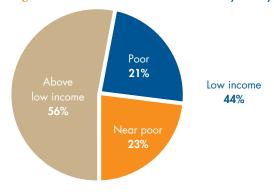
Similarly, among children ages 6 through 11 years in middle childhood, 44 percent live in low-income families and 21 percent live in poor families. Being a child in a low-income or poor family does not happen by chance. Parental education and employment, race/ethnicity, and other factors are associated with children's experience of economic insecurity. This fact sheet describes the demographic, socioeconomic, and employment characteristics of children in middle childhood and their parents. It highlights the important factors that appear to distinguish low-income and poor children in this age group from their less disadvantaged counterparts.

## How many children in middle childhood, ages 6 through 11 years, live in low-income families in the United States?

There are more than 24 million children in middle childhood age 6 through 11 in the United States.

- ◆ 44 percent—10.7 million—live in low-income families
- ◆ 21 percent—5.2 million—live in poor families

Figure 1: Children in middle childhood by family income, 2015



Percentages may not add up to 100 due to rounding.

Note: Above low income is defined as at or above 200% of the federal poverty threshold (FPT), poor is defined as below 100% of FPT, and near poor is between 100% and 199% of the FPT. The low-income category includes both the poor and the near poor.



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## What is the 2015 federal poverty threshold (FPT)?<sup>2</sup>

- \$24,036 for a family of four with two children
- \$19,078 for a family of three with one child
- \$16,337 for a family of two with one child

## Is a poverty-level income enough to support a family?

Research suggests that, on average, families need an income equal to about two times the federal poverty threshold to meet their most basic needs.<sup>3</sup> Families with incomes below this level are referred to as low income:

- \$48,072 for a family of four with two children
- \$38,156 for a family of three with one child
- \$32,674 for a family of two with one child

These dollar amounts approximate the average minimum income families need to make ends meet, but actual expenses vary greatly by locality. In 2014, the cost of meeting basic needs for a family of four required about \$85,800 per year in Boston, Massachusetts; \$61,500 in Akron, Ohio; \$57,200 in Tulsa, Oklahoma; and \$53,600 in McAllen, Texas.<sup>4</sup>

# Has the percentage of children in middle childhood living in low-income and poor families changed over time?

The percentage of children in middle childhood living in low-income families (both poor and near poor) increased from 42 percent in 2009 to 44 percent in 2015, but decreased from a peak of 45 percent in 2012 (Figure 2). Between 2009 and 2015, the overall number of children in middle childhood increased by two percent, while the number of these children who were low income and poor increased by 8 percent and 11 percent, respectively (Table 1).

Figure 2: Children ages 6 through 11 living in low-income and poor families, 2009–2015

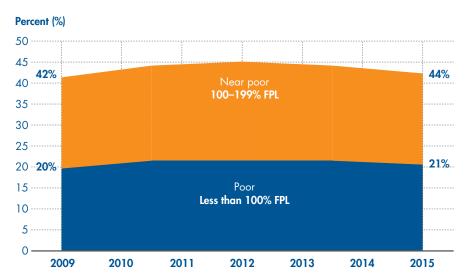
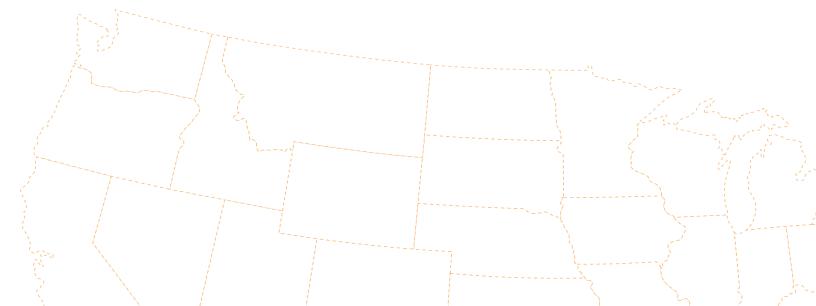


Table 1: Percentage change of children in middle childhood living in low-income and poor families, 2009–2015

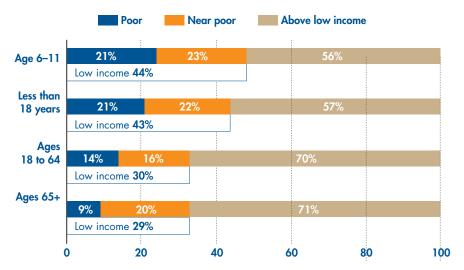
	2009	2015	Percent change
Low income	9,951,403	10,723,889	8%
Poor	4.693.373	5.203.368	11%



### How do children in middle childhood compare to the rest of the population?

The percentage of children in middle childhood in low-income families surpasses that of adults. In addition, children in this age group are more than twice as likely as adults 65 years and older to live in poor families (Figure 3).

Figure 3: Family income by age, 2015



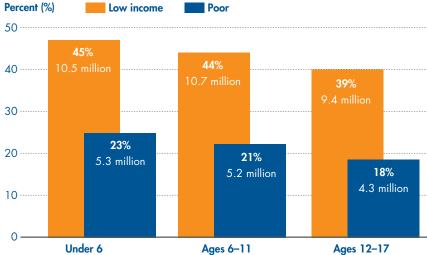
Percentages may not add up to 100 due to rounding

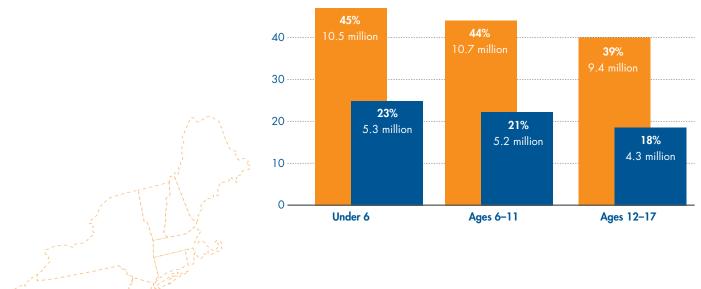
### Does the percentage of children in low-income families vary by age group?

The percentages of children who live in low-income and poor families vary by age group. Young children under age 6 years are the most likely to live in low-income families, followed by children ages 6 through 11 years, and then by children ages 12 through 17 years (Figure 4).

- 45 percent of children under age 6 years—10.5 million live in low-income families
- 44 percent of children ages 6 through 11 years-10.7 million—live in low-income families
- 39 percent of children ages 12 through 17 years—9.4 million—live in low-income families

Figure 4: Percentage of children in low-income and poor families by age, 2015





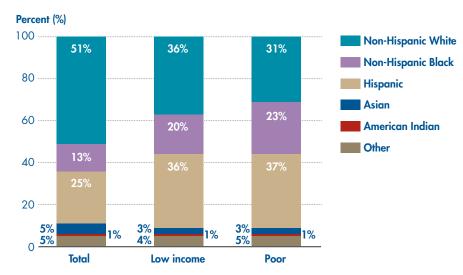
# Does the percentage of children in middle childhood in low-income families vary by race/ethnicity?

As Figure 5 illustrates, the percentages of low-income and poor children vary by race and ethnicity: whites and Hispanics comprise the largest shares of all low-income children ages 6 through 11 (36 percent each) and Hispanics represent the largest share of poor children in this age group (37 percent).<sup>5</sup>

Black, American Indian, and Hispanic children in middle childhood are disproportionately low income and poor (Figure 6).

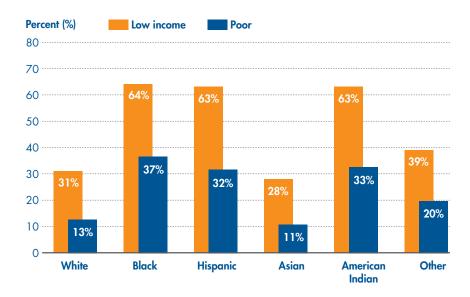
- 64 percent of black children in middle childhood—2.1 million—live in low-income families
- 63 percent of Hispanic children in middle childhood—3.8 million—live in low-income families
- 63 percent of American Indian children in middle childhood—0.1 million—live in low-income families
- 31 percent of white children in middle childhood—3.8 million—live in low-income families
- 28 percent of Asian children in middle childhood—0.3 million—live in low-income families
- 39 percent of children in middle childhood of some other race—0.5 million—live in low-income families

Figure 5: Race/ethnicity among children ages 6 through 11 by family income, 2015



Percentages may not add up to 100 due to rounding.

Figure 6: Percentage of children ages 6 though 11 in low-income and poor families by race/ethnicity, 2015



## Does the percentage of children in middle childhood in low-income families vary by parents' nativity?<sup>6</sup>

- 53 percent of children in middle childhood with immigrant parents—3.4 million—live in low-income families
- 41 percent of children in middle childhood with native-born parents—7.3 million—live in low-income families

### What are the family characteristics of low-income and poor children in middle childhood?

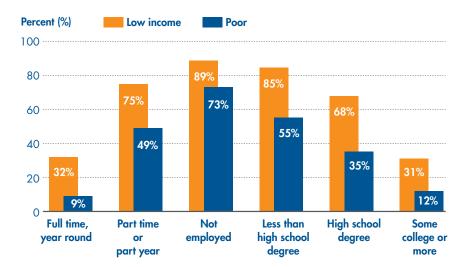
#### Parents' Employment 7

Children in middle childhood with a full-time, year-round employed parent are less likely to live in a lowincome family compared to children in this age group with parents who work part time/part year or who are not employed (Figure 7).

- 32 percent of children in middle childhood with at least one parent who works full time, year round—5.8 million—live in low-income families
- 9 percent of children in middle childhood with at least one parent who works full time, year round—1.7 million—live in poor families
- ◆ 75 percent of children in middle childhood with no parent who works full time, but at least one parent who works part time or part year—3.2 million—live in low-income families
- 49 percent of children in middle childhood with no parent who works full time, but at least one parent who works part time or part year—2.0 million—live in poor families
- 89 percent of children in middle childhood with no employed parents—1.8 million—live in low-income families
- 73 percent of children in middle childhood with no employed parents—1.5 million—live in poor families

Nevertheless, many low-income and poor children ages 6 through 11 have parents who work full time.

Figure 7: Percentage of children in middle childhood in low-income and poor families by parents' employment and education, 2015



More than half (54 percent) of lowincome children and 32 percent of poor children in this age group live with at least one parent employed full time, year round.

#### Parents' Education8

Higher levels of parental education decrease the likelihood that a child will live in a low-income or poor family. Among children in middle childhood with at least one parent with some college or additional education, 31 percent live in low-income and 12 percent in poor families. By contrast, among children whose parents have less than a high school degree, 85 percent live in low-income and 55 percent in poor families (Figure 7).

- 85 percent of children in middle childhood with parents who have less than a high school degree—2.3 million—live in low-income families
- 68 percent of children in middle childhood with

- parents who have a high school degree but no college—3.2 million—live in low-income families
- 31 percent of children in middle childhood with at least one parent who has some college or additional education—5.2 million—live in low-income families

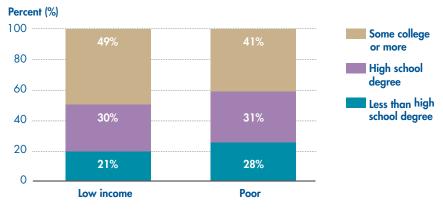
At the same time, significant shares of low-income and poor families with children ages 6 through 11 are headed by parents with at least some college education, as shown in Figure 8.

#### Family Structure

Forty-eight percent of children in middle childhood in low-income families—5.1 million—and 36 percent of children in this age group in poor families—1.9 million—live with married parents. Children who live with married parents are much less likely to be poor or low income compared to children who live with a single parent.

- 31 percent of children in middle childhood residing with married parents—5.1 million—live in low-income families
- 12 percent of children in middle childhood residing with married parents—1.9 million—live in poor families
- 69 percent of children in middle childhood residing with a single parent—5.6 million—live in low-income families
- 41 percent of children in middle childhood residing with a single parent—3.3 million—live in poor families

Figure 8: Parents' education among children ages 6 though 11 by family income, 2015



Percentages may not add up to 100 due to rounding.

## Does the percentage of children in middle childhood in low-income families vary by where they live?

#### Region

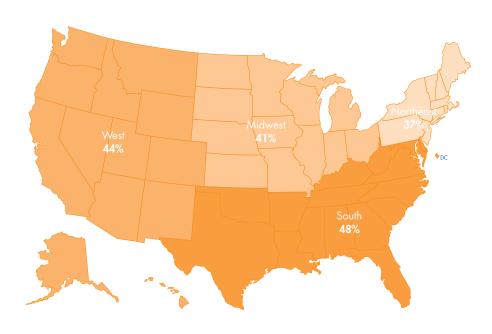
The percentage of children in middle childhood in low-income families varies substantially by region (Figure 9).

- 48 percent of children in middle childhood in the South—4.5 million—live in low-income families
- 44 percent of children in middle childhood in the West—2.6 million—live in low-income families
- 41 percent of children in middle childhood in the Midwest—2.1 million—live in low-income families
- 37 percent of children in middle childhood in the Northeast—1.5 million—live in low-income families

### Residential Instability and Home Ownership

Research suggests that stable housing is important for healthy child devel-

Figure 9: Percentage of children in low-income families by region, 2015

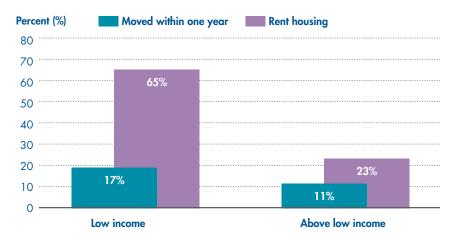


opment.<sup>9</sup> However, children in middle childhood living in low-income families were much more likely as other children to have moved in the past year and nearly three times as likely to live in families who rent, rather than own, a home (Figure 10).

 17 percent of children in middle childhood in low-

- income families—1.9 million—moved in the last year
- 11 percent of children in middle childhood in families above the low-income threshold—1.5 million—moved in the last year
- 65 percent of children in middle childhood in low-income families—7.0 million—live in families who rent their homes
- 23 percent of children in middle childhood in families above the low-income threshold—3.1 million—live in families who rent their homes

Figure 10: Residential instability and home ownership among children ages 6 through 11 by family income, 2015



### Are children in middle childhood in low-income families covered by health insurance?

Among all children in middle childhood, 6 percent living in low-income families and 6 percent living in poor families are uninsured.10 Low-income and poor children in middle childhood are less likely than their older counterparts, but more likely than their younger counterparts to be without health insurance coverage (Figure 11).11 Although 26 percent of low-income children in middle childhood are covered by private health insurance, public insurance covers the majority of these children, reaching 73 percent of lowincome children and 84 percent of poor children in this age group (Figure 12).

- 6 percent of children in middle childhood living in low-income families—0.7 million—are uninsured
- 26 percent of children in middle childhood living in low-income families—2.8 million—are covered by private insurance
- 73 percent of children in middle childhood living in low- income families—7.8 million—are covered by public insurance



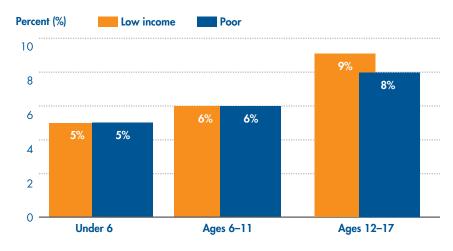
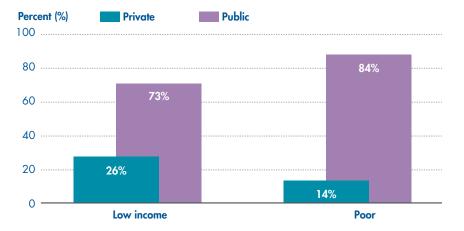


Figure 12: Type of health insurance coverage among children in middle childhood by family income, 2015



#### **Endnotes**

This fact sheet is part of the National Center for Children in Poverty's demographic fact sheet series and is updated annually. Unless otherwise noted, analysis of the 2015 American Community Survey (ACS) was conducted by Yang Jiang and Maribel R. Granja of NCCP. Estimates include children living in families with at least one parent and most children living apart from both parents. Children living independently, living with a spouse, in the foster care system, or in group quarters are excluded from these data (read our report on foster youth at http://www.nccp.org/publications/pub\_1165. html). Children ages 14 years and under living with only unrelated adults were not included because data on their income status were not available. For children who do not live with at least one parent (for example, children being raised by grandparents), parental characteristics are calculated based on those of the householder and/or the householder's spouse. We would like to thank Renée Wilson-Simmons, NCCP Director, for her advice on this fact sheet and both Seth Hartig and Suma Setty for data checks and proofreading. Special thanks to Diana Gazzia for layout and production.

1. United States Census Bureau, 2015 American Community Survey 1-Year Estimates (2016). Table S1701: Poverty Status In the Past 12 Months. Washington, DC: United States Census Bureau. Retrieved November 2016 from <a href="http://factfinder.census.">http://factfinder.census.</a> gov/faces/tableservices/jsf/pages/ productview.xhtml?pid=ACS 15 1YR S1701&prodType=table. While these numbers reflect the total number of children in poverty, the remaining numbers in this report include only children living in families, as defined in the note above. In this fact sheet, poverty is defined as family income less than 100 percent of the federal

- poverty threshold, as determined by the U.S. Census Bureau; low income is defined as family income less than 200 percent of the poverty threshold.
- 2. The U.S. Census Bureau issues the poverty thresholds annually. Thresholds vary by family size and composition. See <a href="http://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-thresholds.html">http://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-thresholds.html</a> for the complete 2015 poverty thresholds.
- 3. Cauthen, Nancy K. & Fass, Sarah. (2008). <u>Measuring Income and Poverty in the United States</u>. New York, NY: National Center for Children in Poverty, Columbia University, Mailman School of Public Health.
- 4. Estimates from the Economic Policy Institute's Family Budget Calculator. Retrieved November 2016 from <a href="http://www.epi.org/resources/budget/">http://www.epi.org/resources/budget/</a>.
- 5. In the most recent ACS, parents could report children's race as one or more of the following: "White," "Black," "American Indian or Alaska Native," or "Asian and/ or Hawaiian/Pacific Islander." In a separate question, parents could report whether their children were of Hispanic origin. For the data reported, children whose parent reported their race as White, Black, American Indian or Alaska Native, or Asian and/or Hawaiian/Pacific Islander and their ethnicity as non-Hispanic were assigned a non-Hispanic category of their race. Children who were reported to be of more than one race were assigned as Other. Children whose parent identified them as Hispanic were categorized as Hispanic, regardless of their reported race.
- 6. The variable "native-born parents" is defined to mean that both parents in the

- family were born in the U.S. or its territories, or born abroad to American parent(s). The variable "immigrant parents" is defined to mean that at least one parent in the family is either a U.S. citizen by naturalization or is not a citizen of the U.S.
- 7. Parents' employment is defined as the employment level of the parent in the household who maintained the highest level of employment in the previous year. Parents can either have no employment in the previous year, part-year or part-time employment, or full-time, year-round employment. Part-year or part-time employment is defined as either working less than 50 weeks in the previous year or less than 35 hours per week. Full-time, year-round employment is defined as working at least 50 weeks in the previous year and 35 hours or more per week.
- 8. Parents' education is defined as the education level of the most highly educated parent(s) living in the household. Parents can either have no high school degree, a high school degree but no college, or some college or more.
- 9. Aratani, Yumiko. (2009). <u>Homeless Children and Youth</u>. New York, NY: National Center for Children in Poverty, Columbia University, Mailman School of Public Health.
- 10. People can report more than one type of insurance coverage. Children not covered by private or public health insurance at the time of the survey are considered uninsured.
- 11. Schwarz, Susan Wile. (2009). <u>Adolescent Mental Health in the United States</u>. New York, NY: National Center for Children in Poverty, Columbia University, Mailman School of Public Health.

To find comparable information for all children, see <u>Basic Facts about Low-Income Children: Children: Children under 18 Years, 2015</u>; for infants and toddlers, see <u>Basic Facts about Low-Income Children: Children under 3 Years, 2015</u>; for young children, see <u>Basic Facts about Low-Income Children: Childr</u>

#### SUGGESTED CITATION

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